

Fill in this information to identify the case:

Debtor 1 RUBEN GUADALUPE SANTALIZ

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Old San Juan District of Puerto Rico
(State)

Case number 17-06313-MCF

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: BANCO POPULAR OF PUERTO RICO Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account: 0 3 2 1

Property address: HACIENDA PRIMAVERA
Number Street
AA 15
CIDRA, PUERTO RICO
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ 0.00

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 830.30
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 50.00
- c. **Total.** Add lines a and b. (c) \$ 880.30

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

11 / 01 / 2022
MM / DD / YYYY

Debtor 1

RUBEN GUADALUPE SANTALIZ

First Name

Middle Name

Last Name

Case number (if known) 17-06313-MCF

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X s/ Tania M. Vázquez Maldonado
Signature

Date 11 / 01 / 2022

Print Tania M. Vázquez Maldonado
First Name Middle Name Last Name

Title Attorney for Creditor

Company Bermúdez & Díaz LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 500 De la Tanca St., Suite 209
Number Street

San Juan, PR 00901
City State ZIP Code

Contact phone (787) 523 - 2670

Email tvazquez@bdprlaw.com

bo

STATEMENT OF ACCOUNT					
DEBTOR:		RUBEN GUADALUPE SANTALIZ		BPPR NUM:	XXXXXX0321
BANKRUPTCY NUM:		17-06313	FILING DATE:		09/05/17
SECURED LIEN ON REAL PROPERTY					
Principal Balance as of 11/01/22					150,948.04
Accrued Interest from 10/01/22 to 11/30/22					945.49
Interest:	3.875%	Accrued num. of days:	59	Per Diem:	16.025306
Monthly payment to escrow					
Hazard	\$0.00	Taxes	\$0.00	MIP	\$0.00
A&H	\$0.00	Life	\$0.00	Escrow Balance	\$0.00
Total montly escrow		\$0.00	Months in arrears	1	Escrow in arrears
					0.00
Accrued Late Charge:					0.00
Advances Under Loan Contract:					
Title Search	\$0.00	Tax Certificate	\$0.00	Inspection	\$0.00
Other					\$0.00
Legal Fees:					0.00
Total Estimate due as of 11/30/22					151,893.53
AMOUNT IN ARREARS					
PRE-PETITION AMOUNT:					
0	payments of	\$830.30	each one		0.00
accumulated lated charges					0.00
Advances Under Loan Contract:					
Title Search	\$0.00	Tax Certificate	\$0.00	Inspection	\$0.00
Other					\$0.00
Legal Fees:					0.00
A = TOTAL PRE-PETITION AMOUNT					0.00
POST-PETITION AMMEDED:					
0	payments of	\$830.30	each one		0.00
Late Charge					0.00
Post Petition Legal Fees					0.00
B = TOTAL POST-PETITION AMOUNT					0.00
POST-PETITION AMOUNT:					
1	payments of	\$830.30	each one		830.30
Late Charge					0.00
Final Cure					50.00
C = TOTAL POST-PETITION AMOUNT					880.30
TOTAL AMOUNT IN ARREARS					880.30
OTHER INFORMATION					
Next pymt due	11/01/22	Interest rate	3.875%	P & I	\$802.88
Investor	Banco Popular	Property address	AA-15 HACIENDA PRIMAVERA, CIDRA PR		
<p>The subscribing representative of Banco Popular de Puerto Rico declares under penalty of perjury that according to the information gathered by Banco Popular de Puerto Rico the foregoing is true and correct.</p>					
José A. Colón Rivera				11/01/22	
BANCO POPULAR DE PUERTO RICO				DATE	

CERTIFICATE OF SERVICE

It is hereby certified that on this same date, I electronically filed the foregoing with the Clerk of the Court using the CM/ECF system which will send notification of such filing to all CM/ECF participants, including but not limited to Monsita Lecaroz Arribas, Esq., Office of the US Trustee, to the Chapter 13 Trustee, to Debtor(s) Attorney.

/s/Tania M. Vázquez Maldonado

Attorney for BPPR